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## House of Representatives

The House met at 10 a.m. and was called to order by the Speaker pro tempore (Mr. WEBSTER).

### DESIGNATION OF SPEAKER PRO TEMPORE

The SPEAKER pro tempore laid before the House the following communication from the Speaker:

WASHINGTON, DC,  
February 16, 2012.

I hereby appoint the Honorable DANIEL WEBSTER to act as Speaker pro tempore on this day.

JOHN A. BOEHNER,  
*Speaker of the House of Representatives.*

### MORNING-HOUR DEBATE

The SPEAKER pro tempore. Pursuant to the order of the House of January 17, 2012, the Chair will now recognize Members from lists submitted by the majority and minority leaders for morning-hour debate.

The Chair will alternate recognition between the parties, with each party limited to 1 hour and each Member other than the majority and minority leaders and the minority whip limited to 5 minutes each, but in no event shall debate continue beyond 11:50 a.m.

### AFGHANISTAN

The SPEAKER pro tempore. The Chair recognizes the gentleman from North Carolina (Mr. JONES) for 5 minutes.

Mr. JONES. Mr. Speaker, I wish all of the Members of the House could take the time to read the National Intelligence Estimate on Afghanistan. It's classified, but I think they would benefit greatly as both parties continue to try to bring our troops home from Afghanistan sooner than 2013.

I do want to compliment the Secretary of Defense, Mr. Panetta. I did yesterday, in a hearing, and thanked

him for saying that he would start bringing the combat troops home by 2013.

Mr. Speaker, I've been advised on Afghanistan by a military marine general for the last 3 years. I have great respect for him. He is a man of faith, and he has served our country at the highest rank in this particular type of service. I can't say his name because he asked me not to use his name publicly, but this marine general has been my adviser for 3 years. We exchanged emails last week, and I'd like to share for the House a couple of his thoughts on the email that he sent to me last week:

Attempting to find a true military and political answer to the problems in Afghanistan would take decades, not years, and drain our Nation of precious resources—with the most precious being our sons and daughters.

Simply put, the United States cannot solve the Afghan problem no matter how brave and determined our troops are.

We need to bring our people home and prepare for the real danger that is growing in the Pacific.

Again, I have the utmost respect for this man, and I think the American people would if I could say his name.

One of our marines who is serving as a Village Stability Operations team leader in Afghanistan—they're known as VSOs—emailed a friend of his recently, and the friend shared the email with me: "If you ask me if it is worth a single American life to build governance here in Afghanistan, I would have to say no." This man is over there trying to help the Afghan people, but obviously he has no faith. He basically said—and I'm paraphrasing now—that he has absolutely no confidence in the Afghans being able to have a functional, successful military or police force.

I thank him for his thoughts, and I've shared them with the House today.

There is Lieutenant Colonel Danny Davis, who some in both parties have

met with. He spent 9 months in Afghanistan, and 3 weeks ago, he came out publicly. He is an active duty Army colonel, saying that it's time to get our troops out and that there is nothing we're going to change in Afghanistan.

I want to say that I respect the colonel for trying to tell the American people the truth and for telling Congress the truth, which is that we're spending \$10 billion a month to prop up a corrupt leader, and nothing is going to change. That's why I shared the thoughts of the team leader and also of the retired marine general.

In a long Wall Street Journal article of February 10, titled, "Roads to Nowhere: Program to Win over Afghans Fails," I will quote one paragraph:

Three years and nearly \$270 million later, less than 100 miles of gravel road have been completed, according to American officials. More than 125 people were killed and 250 others were wounded in insurgent attacks aimed at derailing the project, USAID said. The agency shut down the road-building effort in December.

Mr. Speaker, this is what both parties are trying to say: We keep spending money we don't have. We're cutting programs for children and senior citizens. We can't help with infrastructure, but we can find \$10 billion a month to prop up a corrupt leader.

Does that make any sense? I think not. The American people have said it makes no sense at all.

I have a photograph—well, a poster, actually, Mr. Speaker. This is a beautiful little girl who is 3 years old. Her mother is in tears, and her grandmother is patting the mother on the shoulder. The little girl is looking at a marine officer, who is presenting a folded flag to the mother.

All I can think about as to that little girl is, one day, she will say to her mother, Tell me about my father.

Her mother will say, Well, your father was a wonderful man, and he gave his life in Afghanistan.

□ This symbol represents the time of day during the House proceedings, e.g., □ 1407 is 2:07 p.m.

Matter set in this typeface indicates words inserted or appended, rather than spoken, by a Member of the House on the floor.



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Then the little girl will go to school, and she will read the books about the war in Afghanistan. She'll ask, Why did my father die?

He died for nothing. He died for a corrupt leader, and history has said Afghanistan will never, never change.

So I want to thank my colleagues on the Democratic side who have joined me and the few Republicans who have joined me on the Republican side. Let's bring our troops home. Let's spend the money here in America, and let's save the lives of our soldiers and marines and of all those who serve in the military.

Mr. Speaker, I ask God to please bless our men and women in uniform. I ask God, in his loving arms, to hold the families who have given a child dying for freedom in Afghanistan and Iraq. I ask God to please bless the House and Senate that we will do what is right in the eyes of God. I ask God to please bless the President that he will do what is right in the eyes of God for the American people.

And three times, I will say, God please, God please, God please continue to bless America.

#### BANKRUPTCY EQUITY ACT

The SPEAKER pro tempore. The Chair recognizes the gentleman from Oregon (Mr. BLUMENAUER) for 5 minutes.

Mr. BLUMENAUER. This week, we watched the settlement unfold between the Department of Justice, the State attorneys general, and the major banks. Twenty-six billion dollars sounds like a lot of money, but given that almost one in four homeowners owe more on their mortgages than the values of their homes—overall losing some \$700 billion in value. This is a step in the right direction that will help some people but is not really a major correction. There are still far too few real pressures to get the market right.

There is a simple answer that won't cost the taxpayers a dime and which will stabilize the housing depression within a year. It would help reestablish home values and encourage banks to work with their customers whose mortgages are "under water".

The recent decision of American Airlines to pursue bankruptcy is illustrative. This corporate giant could actually pay its bills. It had some \$4 billion in cash and was still taking in revenue, but it made a strategic judgment to use the bankruptcy laws to reposition itself to win market rate loan terms, to modify its union contracts and the pension obligations to its employees because, under the law, a bankruptcy judge can adjust these business relationships to reflect current market conditions—for a business, that is. Curiously, homeowners are treated differently.

A business speculator could buy 10 units in a condominium in south Florida when the housing bubble bursts and

could get bankruptcy relief on all 10 units—but not Sally Six-Pack, who bought an identical unit to live in.

What is it about the homeowners that makes them less worthy of relief of the fresh start of bankruptcy than the speculator or American Airlines? The answer is right here on the floor of the House of Representatives.

Congress has decided to look out for business, not the homeowner. The daisy chain of profit we saw collapsing under the weight of colossal greed and bad judgment was protected at the expense of the homeowner, who was trapped, with limited options to renegotiate, with no leverage, who simply faced foreclosure, a short sale, or what is described as jingle mail: send the keys back and walk away.

□ 1010

It's interesting that homeowners have been urged that it's their moral duty, their obligation to pay, even as the Mortgage Bankers Association, itself, reneged on the mortgage on its headquarters and stiffed the lender to the tune of \$30 million. Homeowners are expected to do the right thing, even if we're seeing a cavalcade of financial misdeeds, shortcuts, and, in some cases, outright fraud.

I've been unable to find any good reason that homeowners should be discriminated against in bankruptcy. If it's good enough for business, it should be good enough for the homeowners.

There are lots of reasons to change that policy. First, it's simple equity, the same treatment. In addition, making bankruptcy relief available to homeowners will make the system respond to reasonable requests for renegotiations, which would be cheaper, faster, and easier than the foreclosure process for everybody. The simple act will stem the flood of foreclosures and uncertainty, which will help stabilize home values currently in free fall, and it will make it harder for another speculative bubble to be created. Knowing that homeowners will be treated the same as business in bankruptcy will make people think twice about aggregating vast numbers of dicey mortgages, simply taking a profit, and passing the package on to others.

I am introducing the Bankruptcy Equity Act to provide bankruptcy judges the power to align the homeowner's mortgage to its current value and terms and put ordinary homeowners on the same playing field as speculators and businesses. It makes sure private and federally insured mortgages are eligible for modification, allowing FHA, VA, and the Department of Agriculture to pay out claims on insured mortgages modified in bankruptcy.

For an immediate solution to the foreclosure crisis, allowing families to stay in their homes, to be treated equitably, and prevent the next bubble from forming, I strongly urge my colleagues to examine the Bankruptcy Equity for Homeowners Act and join me in treating homeowners as fairly as we treat speculators and investors.

#### THE BUDGET

The SPEAKER pro tempore. The Chair recognizes the gentleman from Georgia (Mr. WOODALL) for 5 minutes.

Mr. WOODALL. Mr. Speaker, I've come down here to talk about the budget. I am a freshman on the Budget Committee. The President's budget arrived on Monday of this week. Here in the Budget Committee, we had the acting OMB Director with us yesterday, we have the Treasury Secretary with us today, and we're exploring this budget.

Now, I must tell you, Mr. Speaker, I may be a hard core conservative Republican from the Deep South, but I am grateful to this President for releasing a budget. A budget is a moral document, Mr. Speaker. It is a moral document that talks about what your priorities are for us, as a Nation.

Our rule book for the country is the Constitution of the United States. That's the rule book by which everything we do in this Nation must comply. The rule book for our finances is the budget that we pass each year. As we all know, as it has been said dozens of times before, the Senate has not passed a budget in over 1,000 days. The majority leader has said he was not going to pass a budget again this year. The Democratic Budget Committee chairman said, But I promised to pass a budget this year. The majority leader said, Well, you can pass a budget, but I'm not going to have it considered on the House floor. That's wrong. What the President did in releasing a budget this week, that's right.

I will tell you, there are a couple of things that need to be in a budget, Mr. Speaker. The budget needs to talk about spending restraint. I don't think there's a family in this country that believes the Federal Government is spending too little. Spending restraint must be a component of every budget. The President laid out his ideas this week.

Repairing the safety net, Mr. Speaker, making sure that the safety net that families depend on when hard times come, making sure that that safety net is resilient, that it is, in fact, a spring and not a cushion, that it is a pathway out instead of a lifestyle choice, those things are important. The budget should contain those.

Entitlement reform, Mr. Speaker, and I want to say earned entitlements, because the men and women of this country have been paying 15.3 percent of their income if they're in my generation, a little less in earlier generations, but they have been paying out of their paychecks to gain access to Social Security and Medicare. But those two programs, as we all know, are underfunded, are headed towards financial crisis, and a budget should talk about what your solutions are to restore faith in those programs for all Americans.

And tax reform, Mr. Speaker, tax reform, there's not a person in this country, Mr. Speaker, that likes the Tax